

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 23-10293-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik W. Yakow 241 Midland Blvd Howell, NJ 07731-1205	Lisa M. Yakow 241 Midland Blvd Howell, NJ 07731-1205
--	--

Social Security No.:

xxx-xx-8835	xxx-xx-8537
-------------	-------------

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on December 11, 2024.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 11, 2024

JAN: km

Jeanne Naughton  
Clerk

In re:  
Erik W. Yakow  
Lisa M. Yakow  
Debtors

Case No. 23-10293-MEH  
Chapter 13

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Dec 11, 2024

Form ID: 148

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Erik W. Yakow, Lisa M. Yakow, 241 Midland Blvd, Howell, NJ 07731-1205
r	+ Michael Kavaler, Century 21 Mack-Morris Iris Lurie, 47 US Highway 9, Morganville, NJ 07751-1525
r	+ Stacey DiGrande, Century 21 Mack-Morris Iris Lurie, 47 US Highway 9, Morganville, NJ 07751-1525
cr	+ U.S. Bank National Association, as Trustee, succes, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
519810967	ACB Receivables, 19 Main St, Asbury Park, NJ 07712-7012
519810968	+ Advanced Endo & Surgery Center, Frost-Arnett Company, PO Box 198988, Nashville, TN 37219-8988
519810972	++ BUREAU OF ACCOUNTS CONTROL, 514 BRICK BLVD, SUITE 3, BRICK NJ 08723-6088 address filed with court:, Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538
519810971	Bureau of Account Management, Attn: Bankruptcy, PO Box 538, Howell, NJ 07731-0538
519810973	Central Jersey Emergency, PO Box 7200, Freehold, NJ 07728-7200
519810974	+ Central Jersey Urgent Care- Howell, 731 State Route 35 Unit G, Ocean, NJ 07712-4767
519818645	+ FROST ARNETT AGT FOR ADVANCED ENDO & SURGERY CENTE, PO BOX 198988, NASHVILLE, TN 37219-8988
519810978	Freehold Area Radiology, PO Box 6548, Freehold, NJ 07728-6548
519810980	Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
519810982	Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307
519810983	Jersey Shore Op-Meridian Healthsystem, Certified Credit & Collection, PO Box 1750 Box 1750, Whitehouse Station, NJ 08889-1750
519810985	Jersey Shore University Med Ctr, PO Box 417140, Boston, MA 02241-7140
519810984	Jersey Shore University Med Ctr, 1350 Campus Pkwy, Neptune, NJ 07753-6821
519810986	Jersey Shore University Medical, Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
519810989	+ Midland Funding-Victoria's Secret, PO Box 2011, Warren, MI 48090-2011
519810990	Mr. Cooper, PO Box 818060, Cincinnati, OH 45201
519810991	New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935
519810992	New Jersey Turnpike Authority/E-Z Pass, Violations Processing Center, PO Box 52005, Newark, NJ 07101-8205
519810993	Pennsylvania Turnpike Commission, Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
519810996	Princeton House Behavioral Health, 300 Clocktower Dr, Hamilton, NJ 08690-3010
519810999	RMC Inc-Centra State Medical Ctr, 409 Bearden Park Cir, Knoxville, TN 37919-7448
519811000	Scott H. Sekular, Esq., 208 Monmouth Rd, Oakhurst, NJ 07755-1568
519811004	Transworld Systems Inc.-Pro Health NJ, 300 Cedar Ridge Dr Ste 307, Pittsburgh, PA 15205-1159
519811005	University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
519811007	Waterfall Revenue Group-Allied Digestive, 2297 Highway 33 Ste 906, Hamilton Square, NJ 08690-1717

TOTAL: 29

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 11 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 11 2024 20:38:00	United States Trustee, Office of the United States

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Dec 11, 2024

Form ID: 148

Total Noticed: 59

lm	Email/Text: nsm_bk_notices@mrcop.com	Dec 11 2024 20:37:00	Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 11 2024 20:37:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
cr	+ Email/Text: nsm_bk_notices@mrcop.com	Dec 11 2024 20:37:00	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519810969	^ MEBN	Dec 11 2024 20:32:26	U.S. Bank National Association, as Trustee, succes, P.O. Box 619096, Dallas, TX 75261-9096
519810970	EDI: BANKAMER	Dec 12 2024 01:22:00	ARM Solutions, PO Box 2929, Camarillo, CA 93011-2929
519810975	Email/Text: bankruptcy@certifiedcollection.com	Dec 11 2024 20:38:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
519810977	EDI: CCS.COM	Dec 12 2024 01:22:00	Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
519810979	Email/Text: bankruptcy@frost-arnett.com	Dec 11 2024 20:36:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
519810981	EDI: IRS.COM	Dec 12 2024 01:22:00	Frost-Arnett Company, PO Box 198988, Nashville, TN 37219-8988
519810987	Email/Text: admin@kinum.com	Dec 11 2024 20:39:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519810988	^ MEBN	Dec 11 2024 20:33:04	Kinum, 770 Lynnhaven Pkwy Ste 160, Virginia Beach, VA 23452-7343
519825444	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 11 2024 20:36:00	LOGS Legal Group, 14000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054-2242
519810995	EDI: PRA.COM	Dec 12 2024 01:22:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519833732	EDI: PRA.COM	Dec 12 2024 01:22:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
519810994	^ MEBN	Dec 11 2024 20:30:51	Portfolio Recovery Associates, LLC, c/o Forever 21, POB 41067, Norfolk VA 23541
519814159	EDI: Q3G.COM	Dec 12 2024 01:22:00	Pennsylvania Turnpike Commission, Violation Processing Center, 300 E Park Dr, Harrisburg, PA 17111-2729
519810997	Email/Text: customerservice@rcservicesllc.org	Dec 11 2024 20:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519810998	Email/Text: customerservice@rcservicesllc.org	Dec 11 2024 20:38:00	Receivable Collection Services LLC, 170 Jericho Tpke, Floral Park, NY 11001-2024
519811001	Email/Text: clientservices@simonsagency.com	Dec 11 2024 20:39:00	Receivable Collection Services, LLC, 170 Jericho Tpke Ste 204, Floral Park, NY 11001-2024
519811490	^ MEBN	Dec 11 2024 20:32:15	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
519811003	Email/Text: blindsay@transcontinentalcredit.com	Dec 11 2024 20:36:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519811002	EDI: WTRRNBNK.COM	Dec 12 2024 01:22:00	Trans-Continental Credit Collections, 200 E Post Rd Ste 130, White Plains, NY 10601-4959
519819965	+ Email/Text: RASEBN@raslg.com	Dec 11 2024 20:37:00	Target, c/o Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
			U.S. Bank National Association, c/o Robertson, Anschutz, Schneid, Crane, 130 Clinton Rd #202, Fairfield, NJ 07004-2927

District/off: 0312-3

User: admin

Page 3 of 4

Date Recd: Dec 11, 2024

Form ID: 148

Total Noticed: 59

519846454	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 11 2024 20:37:00	U.S. Bank National Association, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
520326385	+ Email/Text: RASEBN@raslg.com	Dec 11 2024 20:37:00	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519858138	+ EDI: AIS.COM	Dec 12 2024 01:22:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519811006	EDI: VERIZONCOMB.COM	Dec 12 2024 01:22:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225
519811008	EDI: WFFC	Dec 12 2024 01:22:00	Wells Fargo Bank, PO Box 3908, Portland, OR 97208-3908

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519810976	##	Comenity Capital- Forever 21, Portfolio Recovery Associates LLC, 140 Corporate Blvd, Norfolk, VA 23502-4952

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association bkecf@friedmanvartolo.com cwohlrb@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to B

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 11, 2024

Form ID: 148

Total Noticed: 59

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Ba ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Tr ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merge ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Kenneth Borger, Jr

on behalf of Creditor U.S. Bank National Association kborger@raslg.com

Kimberly A. Wilson

on behalf of Creditor U.S. Bank National Association kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merge laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Marc C Capone

on behalf of Joint Debtor Lisa M. Yakow ecf@gillmancapone.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com

Marc C Capone

on behalf of Debtor Erik W. Yakow ecf@gillmancapone.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17